

Fees Charges Schedule

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UK direct lender

Short-term business credit to limited companies & LLPs

No personal guarantee

We never ask a director to guarantee the company's borrowing

100% cost cap

Total cost of credit is capped at 100% of the amount borrowed

1. Business Bridging Loan

Item	Amount
Loan amount	£50 – £500
Term	14 – 84 days
Interest	0.25% per day on outstanding principal
Establishment fee	£5, one-off, charged at drawdown
Missed-payment fee	£12 per missed instalment
Early-settlement charge	Up to 28 days' interest on full early settlement (conditional; shown in the settlement figure first)
Withdrawal (14 days)	No fee — principal plus accrued interest only
Total cost cap	100% of the amount borrowed

2. Credicorp Flex (revolving credit facility)

Item	Amount
Facility limit	£50 – £500
Interest	0.25% per day on the drawn balance only (nothing on unused limit)
Facility (establishment) fee	£5, one-off, on first drawdown
Monthly account fee	None
Minimum payment	The greater of 10% of the drawn balance or £20, per 14-day cycle
Early repayment	No charge
Drawdown pause guard	New drawdowns pause if a drawing falls 2 repayment periods behind (no fee)
Total cost cap	100% of each drawing

3. Credicorp Slice (bill spreading)

Item	Amount
Bill amount	£50 – £2,000
Slice fee	6% of the bill, flat, one-off (no interest)
Instalments	3 or 4, at 7-day intervals
Missed-instalment fee	£12 per missed instalment, capped
Early repayment	Free — unused part of the Slice fee refunded
Total cost cap	100% of the bill amount financed

4. Charges we do not make

- No penalty interest rate — after a missed payment, interest continues at the same daily rate.
- No arrangement or set-up fees beyond the single establishment/facility fee stated above.
- No fee to receive statements, settlement figures, or copies of the agreement.
- No fee for a hardship variation, payment arrangement, or payment freeze.
- No charge of any kind that would take the total cost above the 100% cap.

5. Interaction with the cost cap

The 100% total-cost cap applies to every product and every combination of interest and fees in this schedule. Once total interest and fees on a loan, drawing, or bill reach 100% of the amount advanced, all further charging stops.

About Credicorp Limited

Company: Credicorp Limited (UK)

Companies House: 16093826

ICO registration: ZC157682

Registered office: Suite Au31848, 9 Skyport Drive, Harmondsworth, West Drayton, UB7 0LB

Business: UK direct lender of short-term business credit to limited companies & LLPs

Official site: credicorp.co.uk

Independent UK business lender. Lending to companies is not a regulated credit agreement within Article 60B of the FSMA 2000 (Regulated Activities) Order 2001. No director personal guarantees; total cost of credit capped at 100% of principal. Verify this document and the company's official domains at credicorp.co.uk/legal/.